

**Information to identify the case:**

Debtor 1	<u>Mark A. Gillis</u>	Social Security number or ITIN	xxx-xx-5163
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Melissa A. Gillis</u>	Social Security number or ITIN	xxx-xx-0147
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 14-32811-ABA			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Mark A. Gillis

Melissa A. Gillis

6/13/19

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Mark A. Gillis  
 Melissa A. Gillis  
 Debtors

Case No. 14-32811-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 42

Date Rcvd: Jun 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2019.

db/jdb  
 515186633 +Mark A. Gillis, Melissa A. Gillis, 133 Kelly Driver Road, Clementon, NJ 08021-5307  
 +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,  
 Arlington, TX 76096-3853  
 515161051 +Atlantic Urgent Care Physicians, PO Box 15736, Loves Park, IL 61132-5736  
 515195129 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 515221993 EMERG PHY ASSOC OF S.JERSEY,PC, PO Box 1109, Minneapolis, MN 55440-1109  
 515161054 Emerg. Phy. Assoc. of SJ, Akron Billiing Center, 3585 Ridge Park Drive,  
 Akron, OH 44333-8203  
 515161057 +Home Depot, PO Box 790328, St. Louis, MO 63179-0328  
 516552628 MIDFIRST BANK, KML Law Group PC, Sentry Office Plaza, 216 Haddon Avenue, Suite 206,  
 Westmont, NJ 08108  
 515325472 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051  
 515161059 +Midland Mortgage, PO Box 268806, Oklahoma City, OK 73126-8806  
 515161060 +Pat Chew, 3454 Bethel Avenue, Pennsauken, NJ 08109-2810  
 515161061 +PayPal Credit, PO Box 5138, Timonium, MD 21094-5138  
 515161062 +Remex, 307 Wall Street, Princeton, NJ 08540-1515  
 515161065 +South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710  
 515207982 +TD BANK USA, N.A., C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
 SEATTLE, WA 98121-3132  
 515161068 +Tom And Edie Gillis, 16 Aspen Place, Bellmawr, NJ 08031-1803  
 515161070 +Virtua, 50 Lake Center, Suite 401, Marlton, NJ 08053-3428

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jun 14 2019 00:57:41 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 14 2019 00:57:36 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 515161052 EDI: BANKAMER.COM Jun 14 2019 04:18:00 Bank of America, Aka Fia Card Services,  
 PO Box 982235, El Paso, TX 79998-2235  
 515377332 +E-mail/Text: bncmail@w-legal.com Jun 14 2019 00:57:48 COMENITY CAPITAL BANK/PAYPAL CREDIT,  
 C/O WEINSTEIN & RILEY, P.S., 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 515284565 EDI: BL-BECKET.COM Jun 14 2019 04:19:00 Capital One, N.A., c o Becket and Lee LLP,  
 POB 3001, Malvern, PA 19355-0701  
 515161053 EDI: CHASE.COM Jun 14 2019 04:18:00 Chase Bank, PO Box 15298,  
 Wilmington, DE 19850-5298  
 515161055 +EDI: RMSC.COM Jun 14 2019 04:18:00 GE Capital Retail Bank, Attn: Bankruptcy Dept.,  
 PO Box 103104, Roswell, GA 30076-9104  
 515161056 +EDI: PHINAMERI.COM Jun 14 2019 04:18:00 GM Financial, PO Box 183593,  
 Arlington, TX 76096-3593  
 515161058 +E-mail/Text: bncnotices@becket-lee.com Jun 14 2019 00:56:40 Kohl's, Collection Dept.,  
 PO Box 3043, Milwaukee, WI 53201-3043  
 515321016 EDI: PRA.COM Jun 14 2019 04:13:00 Portfolio Recovery Associates, LLC, c/o Care Credit,  
 POB 41067, Norfolk VA 23541  
 515377330 EDI: PRA.COM Jun 14 2019 04:13:00 Portfolio Recovery Associates, LLC, c/o Sams Club,  
 POB 41067, Norfolk VA 23541  
 515377981 EDI: PRA.COM Jun 14 2019 04:13:00 Portfolio Recovery Associates, LLC,  
 c/o Sears Gold Mastercard, POB 41067, Norfolk VA 23541  
 515377221 EDI: PRA.COM Jun 14 2019 04:13:00 Portfolio Recovery Associates, LLC, c/o Sleepys,  
 POB 41067, Norfolk VA 23541  
 515377233 EDI: PRA.COM Jun 14 2019 04:13:00 Portfolio Recovery Associates, LLC, c/o The Home Depot,  
 POB 41067, Norfolk VA 23541  
 515377224 EDI: PRA.COM Jun 14 2019 04:13:00 Portfolio Recovery Associates, LLC,  
 c/o Walmart Credit Card, POB 41067, Norfolk VA 23541  
 516214530 +EDI: Q3G.COM Jun 14 2019 04:13:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
 PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for,  
 MOMA Funding LLC 98083-0788  
 516214529 EDI: Q3G.COM Jun 14 2019 04:13:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
 PO Box 788, Kirkland, WA 98083-0788  
 518051283 +E-mail/Text: bncmail@w-legal.com Jun 14 2019 00:57:48 SYNCHRONY BANK,  
 c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132  
 518051284 +E-mail/Text: bncmail@w-legal.com Jun 14 2019 00:57:48 SYNCHRONY BANK,  
 c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121,  
 SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132  
 515161064 +EDI: SEARS.COM Jun 14 2019 04:18:00 Sears, PO Box 6282, Sioux Falls, SD 57117-6282  
 515161066 +EDI: RMSC.COM Jun 14 2019 04:18:00 Synchrony Bank, PO Box 965036,  
 Orlando, FL 32896-5036  
 515161067 +EDI: WTRRN BANK.COM Jun 14 2019 04:18:00 Target Card Services, Attn: TD Bank,  
 PO Box 9500, Minneapolis, MN 55440-9500  
 515161069 +EDI: URSI.COM Jun 14 2019 04:13:00 United Recovery Systems, PO Box 722929,  
 Houston, TX 77272-2929  
 515222960 EDI: WFFC.COM Jun 14 2019 04:18:00 Wells Fargo Bank, N.A., P.O. Box 19657,  
 Irvine, CA 92623-9657

District/off: 0312-1

User: admin  
Form ID: 3180W

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Total Noticed: 42

Date Rcvd: Jun 13, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515161071 EDI: WFFC.COM Jun 14 2019 04:18:00 Wells Fargo Dealer Services,  
Attn: Correspondence MAC T9017-026, PO Box 168048, Irving, TX 75016-8048  
TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
515200129\* +Americredit Financial Services Inc. dba GM Financ., P O Box 183853,  
Arlington, TX 76096-3853  
518051290\* +SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400,  
Seattle, WA 98121-3132  
518051291\* +SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121,  
SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132  
515161063 ##+Robert B. Hill, MD, PO Box 2028, Haddonfield, NJ 08033-0792  
TOTALS: 0, \* 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 15, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Jill T. Bryan on behalf of Joint Debtor Melissa A. Gillis jtb.assistant1@verizon.net  
Jill T. Bryan on behalf of Debtor Mark A. Gillis jtb.assistant1@verizon.net  
Joshua I. Goldman on behalf of Creditor MIDFIRST BANK jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Rebecca Ann Solarz on behalf of Creditor MIDFIRST BANK rsolarz@kmlawgroup.com  
TOTAL: 7